

Information to identify the case:

Debtor 1	Mylin R. Horner	Social Security number or ITIN	xxx-xx-6076
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Kimberly M. Horner	Social Security number or ITIN	xxx-xx-8456
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		Date case filed in chapter	13 5/16/19
Case number: 19-21996-GLT		Date case converted to chapter	7 1/10/20

Official Form 309B (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Mylin R. Horner	Kimberly M. Horner
2. All other names used in the last 8 years		
3. Address	706 Belzer Road Tarrs, PA 15688	706 Belzer Road Tarrs, PA 15688
4. Debtor's attorney Name and address	Suzanne M. Bash Suzanne M. Bash, Attorney at Law 231 South Main Street Suite 310 Greensburg, PA 15601	Contact phone 724-832-0234 Email: suzannembash@yahoo.com
5. Bankruptcy trustee Name and address	Charles O. Zebley Jr. P.O. Box 2124 Uniontown, PA 15401	Contact phone 724-439-9200 Email: COZ@Zeblaw.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 1/10/20
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	February 28, 2020 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Commissioners Hearing Room No.1, Westmoreland County Courthouse, Greensburg, PA 15601
8. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Presumption of abuse The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 4/28/20 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 3/20/20 Deadline for governmental units to file a proof of claim: Filing deadline: 11/12/19 <hr/> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Liquidation of the debtor's property and payment of creditors' claims	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Mylin R. Horner
 Kimberly M. Horner
 Debtors

Case No. 19-21996-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin
 Form ID: 309B

Page 1 of 2
 Total Noticed: 35

Date Rcvd: Jan 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2020.

db/jdb aty +Mylin R. Horner, Kimberly M. Horner, 706 Belzer Road, Tarrs, PA 15688-2106
 +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 tr +Charles O. Zebbley, Jr., P.O. Box 2124, Uniontown, PA 15401-1724
 15075836 +ACAR Leasing LTD d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
 15053197 Ally Financial, P.O. Box 380901, Pittsburgh, PA 15230
 15053199 +Best Buy/CBNA, Citibank Corp/Centralized Bankruptcy, P.O. Box 790034, Saint Louis, MO 63179-0034
 15053202 +CBCS, P.O. Box 2724, Columbus, OH 43216-2724
 15053203 +Citi/Sears, Citibank Centralized Bankruptcy, P.O. Box 790034, Saint Louis, MO 63179-0034
 15071638 +ELLIOTT COMMUNITY FEDERAL CREDIT UNION, 631 NORTH MAIN STREET, GREENSBURG, PA 15601-1603
 15053206 +Elliot Community FCU, 920 N. 4th Street, Jeannette, PA 15644-1433
 15053207 +Excelsa Health Anesthesia, P.O. Box 1403, Indianapolis, IN 46206-1403
 15053208 +Excelsa Health Medical Group, P.O. Box 645189, Pittsburgh, PA 15264-5189
 15053210 +Frick Hospital, 508 South Church Street, Mount Pleasant, PA 15666-1790

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: suzannembash@yahoo.com Jan 11 2020 03:22:19 Suzanne M. Bash, Suzanne M. Bash, Attorney at Law, 231 South Main Street, Suite 310, Greensburg, PA 15601

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 11 2020 03:22:57 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Jan 11 2020 03:23:06 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721

cr +EDI: PRA.COM Jan 11 2020 07:58:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

15094636 EDI: GMACFS.COM Jan 11 2020 07:58:00 Ally Bank Lease Trust, PO Box 130424, Roseville MN 55113-0004

15053198 +EDI: PHINAMERI.COM Jan 11 2020 07:58:00 AmeriCredit/GM Financial, Attn: Bankruptcy, P.O. Box 183853, Arlington, TX 76096-3853

15053200 +EDI: CAPITALONE.COM Jan 11 2020 07:58:00 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285

15072274 EDI: CAPITALONE.COM Jan 11 2020 07:58:00 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083

15053201 +E-mail/Text: ebn@carepayment.com Jan 11 2020 03:23:50 Carepayment, P.O. Box 2398, Omaha, NE 68103-2398

15093679 +EDI: CITICORP.COM Jan 11 2020 07:58:00 Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493

15053204 +EDI: CITICORP.COM Jan 11 2020 07:58:00 Citibank/The Home Depot, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040

15053205 +EDI: TSYS2.COM Jan 11 2020 07:58:00 Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040-8999

15093678 EDI: Q3G.COM Jan 11 2020 07:58:00 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657

15093471 +E-mail/Text: camanagement@mtb.com Jan 11 2020 03:22:39 Lakeview Loan Servicing LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840

15053211 E-mail/Text: camanagement@mtb.com Jan 11 2020 03:22:39 M & T Bank, Attn: Bankruptcy, P.O. Box 844, Buffalo, NY 14240

15055887 EDI: AGFINANCE.COM Jan 11 2020 07:58:00 ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251

15053212 +EDI: AGFINANCE.COM Jan 11 2020 07:58:00 OneMain Financial, Attn: Bankruptcy, 601 NW 2nd Street, Evansville, IN 47708-1013

15092403 EDI: PRA.COM Jan 11 2020 07:58:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

15054176 +EDI: RMSC.COM Jan 11 2020 07:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

15053213 +EDI: RMSC.COM Jan 11 2020 07:58:00 Synchrony Bank/Care Credit, P.O. Box 965060, Orlando, FL 32896-5060

15053214 +EDI: RMSC.COM Jan 11 2020 07:58:00 Synchrony Bank/JC Penney, P.O. Box 965060, Orlando, FL 32896-5060

15053215 +EDI: RMSC.COM Jan 11 2020 07:58:00 Synchrony Bank/Walmart, Attn: Walmart, P.O. Box 956060, Orlando, FL 32896-0001

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Lakeview Loan Servicing, LLC
 cr M&T BANK

District/off: 0315-2

User: lfin
Form ID: 309B

Page 2 of 2
Total Noticed: 35

Date Rcvd: Jan 10, 2020

15053209 ##+Excela Health Medical Group, 520 Jefferson Avenue, Suite 400, Jeannette, PA 15644-2538
TOTALS: 2, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2020 at the address(es) listed below:

Charles O. Zebley, Jr. COZ@Zeblaw.com, PA67@ecfcbis.com;Lyndie@Zeblaw.com
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreigion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Suzanne M. Bash on behalf of Debtor Mylin R. Horner suzannembash@yahoo.com, sooz1205@yahoo.com
Suzanne M. Bash on behalf of Joint Debtor Kimberly M. Horner suzannembash@yahoo.com, sooz1205@yahoo.com

TOTAL: 6